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HIGH COST OF LIVING PROBLEM IN OTHER COUNTRIES THAN U. S.

On the authority of government data, the Consul General Watts at Brussels says wages in Belgium are lower generally than in any other European country. He gives tables showing that about 65 per cent of men workers over sixteen years earn less than 68 cents a day, 70 cents and 3 per cent less than 70 cents. In 1907 an inquiry at the public schools of eighteen towns showed that 21.33 per cent of the children were insufficiently nourished.

Conditions in Germany. Never has meat been so dear in Germany, as at present, writes Consul Jewett at Kehl. Prices of meat advanced about 10 per cent from July 1911, to July, 1912. The quality of meat had also deteriorated, more horse meat being used. During the year ending with June, 1912, the cost of living per week of an average family of four has risen in the Grand Duchy of Baden from \$6.17 to \$6.47, and in the province of Alsace-Lorraine from \$6.11 to \$6.46, or about five per cent in a year. At the instance of a meeting of mayors of the chief towns of Baden, the government is requested to call a meeting of the mayors of all the principal cities of the empire, to consider measures relative to the increasing cost of living and especially the high price of meat. The meeting also recommended the establishment of municipal port-fattening plants, the importation of refrigerated meat, and the importation of foreign cattle, especially from Argentina, on condition that the cattle be slaughtered immediately on arrival at the municipal abattoirs. A special commission appointed to investigate the matter at Strasbourg proposed similar remedies, and, in addition, the appointment of a special mixed commission to regulate the price of animals for slaughter and of the meat when sold, and the creation of a live-stock market bank to furnish credit to the butchers and to aid them in

utilizing rationally and profitably the waste-products of the slaughterhouses.

An income of \$1500 gold is usually considered the minimum upon which a foreign family can live in Amoy; and as rents and living expenses are constantly becoming higher, a person without an assured income of at least that runs great risk of experiencing much financial embarrassment, writes vice Consul Brissel from Amoy. The income of the average foreign family is well above \$250 gold a month; those who are unable to earn much over \$150 gold a month usually prefer to remain unmarried.

It may help to an understanding of how expensive it is to live in Amoy (which is one of the less expensive ports) to state that some of the American missionaries, on a salary of \$1000 gold a month, house furnished and traveling expenses and doctor bills paid, and living with the greatest care, find it impossible to establish a bank account.

Conditions in Rhodesia. Consul Edwin N. Gunsaulus, Johannesburg, South Africa, says that the cost of living in Rhodesia is a subject of discussion among the residents of that territory, and various means have been suggested to remedy this condition of affairs. Many imported foodstuffs and other home necessities are more than 100 per cent higher than in England, while house rents in Salisbury and elsewhere in Rhodesia are approximately three times those obtaining in Cape Town and other coast cities.

A correspondent, writing from Salisbury to one of the Johannesburg newspapers, gives some of the Rhodesian prices charged per pound for foodstuffs, as follows: Bacon, 42 cents; cheese, 26 cents; coffee, 54 cents; jam, 30 cents; marmalade, 36 cents; oatmeal, 14 cents; salt, 8 cents; sugar, 8 cents; tea, 60 cents.

It is generally agreed that one of the principal reasons for the high scale of prices for provisions and other goods is the tariff charged by the railways for transportation of merchandise from the coast ports, which in most cases are far distant from the business centers of Rhodesia and the Transvaal.

TRADE AND INDUSTRY CONTINUE TO EXPAND

Dun's Review for November 9 says an improved business outlook is reflected in the increased buoyancy of the financial markets and in the continued expansion of trade and industry. A situation that is based upon an unprecedented movement of wheat and a record-breaking production of pig iron can be described by no other word than prosperous. Every department of business experiences the uplift and expansion which result, first, from the tremendous crops, and, second, from the restored confidence and credit. While the ultimate size of the cotton crop is still in doubt, and while there has been some lowering of estimates on account of frosts, yet it is probable that there will be a very large yield. The production of corn promises to be much in excess of 3,000,000,000 bushels. Pig iron production in October amounted to 2,689,933 tons as against 2,463,829 in September. The iron and steel trade continues to expand to the full limits of capacity of production and transportation. The railroads, confronted with stupendous traffic, are contracting liberally for 1913 requirements. Their gross earnings in October showed the substantial gain of 6.9 per cent over last year. All October statistics bear witness to the notable activity in all branches of trade and all sections of the country. October bank clearings gained 27.6 per cent over last year, and in the first week of November the increases were 9.1 per cent over 1911 and 18.7 per cent over 1910. It is noteworthy that every section and every principal city report gains. Foreign commerce maintains its heavy movement, amounting in New York during the latest week to \$27,685,487 against \$36,104,661 in

10,000,000 SAVINGS BANK DEPOSITORS

Statistics of savings bank deposits are always regarded with interest, as furnishing a guide to economic conditions, and especial value, of course, attaches to statistics covering the country's savings banks compiled by the Comptroller of the Currency for the fiscal year 1912—compiled as they are within a reasonably short time after the close of that period—are valuable in a considerable degree. The following statement shows the number of savings banks reporting, number of depositors, aggregate deposits and average due to each depositor in the United States for the years indicated:

	No. savings banks	Aggregate deposits
1908	1,453	\$3,660,533,945
1909	1,703	3,713,405,719
1910	1,759	4,070,486,246
1911	1,884	4,212,583,598
1912	1,925	4,450,882,552

	No. depositors	Average deposit
1908	8,705,848	\$120.67
1909	8,831,863	129.15
1910	9,142,908	135.29
1911	9,734,347	139.00
1912	10,009,801	144.61

It is explained by the Comptroller that the savings banks reporting are of two classes—mutual, or those with out capital stock, and stock savings, the latter class transacting both a savings and a commercial business. Practically all mutual savings banks are located in the manufacturing centers, that is, in the New England and eastern states, while stock savings banks are in operation in nearly every state in the Union.

Reports to the number of 1,925 have been tabulated, 630 being from mutual institutions and 1,295 from stock savings banks. Deposits in these banks aggregate \$4,450,882,552. The depositors number 10,009,801, the average deposit amount being \$144.61. Savings banks reporting in June, 1911, numbered 1,884, with deposits of \$4,212,583,598 to the credit of 9,734,347 depositors, the average deposit amount being \$139.00. While there has been an increase of only forty-one in the number of banks reporting deposits have increased by over 25,000, compared with the fiscal year 1911, the deposits are shown to have increased by \$238,000,000, or 5.6 per cent, while the number of depositors has gained by 2.1 per cent, and the average amount due each depositor increased 3 per cent. Compared with 1908, a year of stress following the panic year 1907, deposits are shown to have gained 21 per cent, on an increase of 33 per cent in the number of banks reporting and for 15 per cent in the number of depositors, while the average deposit has gained 2.8 per cent.—Bradstreet's.

CANNING LABORATORY IN SAN FRANCISCO

A most practical and interesting work is being done at the United States Government laboratory in San Francisco, where Dr. A. W. Bittell, food technologist of the Bureau of Chemistry, is conducting experiments in the canning and processing of fruits. The building at 615 Sansome street has been fitted up with all the apparatus necessary for commercial canning on a smaller scale than in the big factories, but with capacity for a greater range of varieties than is to be found in most of them. The laboratory is equipped for canning fruits, making jellies, jams, and catsups, condensing milk, preparing baked beans, and in fact for doing almost anything in the canning line, and is furnished with retorts, large and small, sterilizers, exhausters, preserve kettles, machines for emptying the sanitary cans, machines for washing cans and bottles, a machine for exhausting and capping the cans, a vacuum pump, a recording thermometer, and other necessary apparatus.

All of the work is conducted with the exactness of experimentation in pure chemistry and complete record is kept of the various processes. Commercial canners are making use of the laboratory, to find out how some of the results which they obtain are arrived at, as it is impossible to trace from results back to cause with the same exactness in large commercial plants as at the laboratory. Every step of the work is noted and recorded by scientific observers.

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GERMAN MACHINES FOR POSTAL WORK

The question of facilitating the banking of mail matter is given undivided attention in Germany by postal authorities and business circles, writes Vice Consul General William Dawon, Jr., from Frankfurt on the Main.

Machines which simply stamp mail matter which does not have to be provided with postage have been in use for some time in the Bavarian postal administration, which is independent of the imperial administration. These machines are used for large amounts of similar mail matter and render pays at usual rate in money. The imperial postal authorities consider, however, that this system does not offer the necessary safeguards against postal fraud. Furthermore, such mail matter not having postal stamps is not a credit to international mails.

A Frankfurt firm has recently constructed a machine which does not possess these drawbacks and which is being tried at present in one of the

Frankfurt substations. The machine is driven by a small electric motor, it has two receivers, which can be operated by one official. Mail matter is placed in piles on the receivers, where it is gathered up by an endless chain and carried into the machine. The machine contains four magazines holding strips of stamps, which are torn off, moistened, and pasted on mail matter, which then passes on to a stamp which cancels the postage stamp. The machine can handle 300 to 400 pieces of mail matter per minute. A register attached to the machine counts the number of pieces stamped. Only similar matter can be stamped at one time.

Mail matter ranging from an ordinary post card up to pieces 15 1/2 inches

long, 11 1/2 inches wide, and 1 1/2 inches thick can be stamped. At least 500 pieces of mail matter of same form in same wrapping and subject to same rate, must be pre-sorted, tied in bundles of 100 pieces each.

This system of stamping is highly suitable for mailing circulars, catalogues, etc., which can be delivered at post office uncancelled with amount necessary to cover postage. No charge above usual postage rates is made for this service, known as "Barfrankierung" (cash franking). For the present only matter to be transmitted at following rates is accepted: 3, 5, and 10 pfennigs (0.7, 1.2, and 2.4 cents). The machine is being tested preparatory to its adoption by the imperial postal authorities.

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